

Remarks

A. Pending Claims

Claims 1093, 1108, 1109, 1110, 1125, 1126, 1155, and 1156 have been amended. Claims 1127-1130, 1133, 1134, 1136, 1138-1147, and 1154 have been cancelled. Claims 1158-1161 are new. Claims 1093-1098, 1100, 1102-1110, 1113-1115, 1119, 1120, 1123-1126, and 1149-1161 are pending.

B. Allowable Subject Matter

Claim 1154 was objected to as being dependent upon a rejected base claim, but the Examiner indicated that the claims would be allowable if written in independent form including all limitations of the base claim and any intervening claims. Independent claim 1093 has been amended to include the features of claim 1154 and for clarification. Claim 1093 describes a combination of features including: “analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed information in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.” Applicant respectfully submits claim 1093 is allowable over the cited art.

Claims 1108 and 1109 have been amended to describe combinations of features including: “analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed information in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.” For at least the reasons discussed above

with respect to claim 1093, Applicant submits that claims 1108 and 1109 are allowable over the cited art.

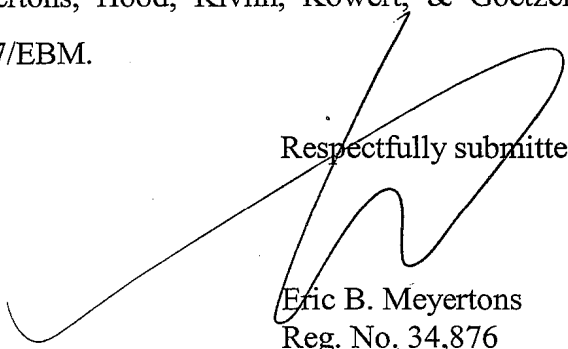
Claims 1110, 1125, and 1126 have been amended to describe combination of features including: “analyzing a correlation of information between two or more information fields of the payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the machine-printed text in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.” For at least reasons similar to those discussed above with respect to claim 1093, Applicant submits that claims 1110, 1125, and 1126 are allowable over the cited art.

C. Additional Comments

Based on the above, Applicant submits that all of the claims are in condition for allowance. Favorable reconsideration is respectfully requested.

If any extension of time is required, Applicant hereby requests the appropriate extension of time. If additional fees are required or if any fees have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert, & Goetzl, P.C. Deposit Account Number 50-1505/5053-00507/EBM.

Respectfully submitted,



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